

may monitor the activities of the recipient account, and therefore the use of the allowance by the recipient.

[0064] The many features and advantages of the present invention are apparent from the written description and, thus, it is intended by the appended claims to cover all such features and advantages of the invention. Further, since numerous modifications and changes will readily occur to those skilled in the art, the invention should not be limited to the exact construction and operation as illustrated and described. Hence, all suitable modifications and equivalents may be resorted to as falling within the scope of the invention.

CLAIMS

What is claimed is:

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1. A method for transferring an amount of money to a recipient account associated with a recipient, the amount of money being available for use by the recipient for purchase of goods over a network, said method comprising:

10 (a) receiving an allowance request from a user indicating a request to set up an allowance for a recipient, the allowance representing an amount of money being made available by the user to the recipient for purchase of one or more items over the network; and

(b) receiving an allowance increment or selection of an allowance increment,
15 the allowance increment indicating an amount of money to be transferred to the recipient account on a periodic basis.

2. The method as recited in claim 1, wherein the allowance is a monthly allowance, and the allowance increment is to be transferred to the recipient account
20 on a monthly basis.

3. The method as recited in claim 2, wherein when the allowance request is received after a specific date in the month, the allowance increment is to be transferred to the recipient account at the beginning of the next month.

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4. The method as recited in claim 1, further comprising:

receiving, over the network, a selection of a period of time after expiration of which the allowance increment is to be transferred to the recipient account, wherein the allowance increment is to be transferred to the recipient account each time the period of time expires.

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5. The method as recited in claim 4, further comprising:

modifying the period of time, thereby updating the allowance that has previously been set up for the recipient.

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6. The method as recited in claim 4, wherein the period of time is a week or a month.

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7. The method as recited in claim 1, wherein the allowance increment is to be transferred from a user account associated with the user to the recipient account on a periodic basis.

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8. The method as recited in claim 1, wherein the allowance increment is to be transferred from a credit card associated with the user to the recipient account on a periodic basis.

9. The method as recited in claim 8, wherein credit card information associated with the credit card is established in association with a user account of the user.

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10. The method as recited in claim 8, further comprising:
crediting the recipient account with the allowance increment; and
charging the credit card associated with the user.

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11. The method as recited in claim 1, wherein credit card information of the recipient is not stored in association with the recipient account.

12. The method as recited in claim 1, wherein a username and password are
15 stored in association with the recipient account.

13. The method as recited in claim 1, wherein an address of the recipient is not stored in association with the recipient account.

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14. The method as recited in claim 1, wherein the recipient account is identified by a username or email address.

25 15. The method as recited in claim 1, further comprising:
receiving an identifier associated with the recipient account.

16. The method as recited in claim 15, wherein the identifier is a username or email address.

17. The method as recited in claim 1, further comprising:

5 receiving an identifier associated with the recipient account or creating the recipient account.

18. The method as recited in claim 1, further comprising:

10 creating the recipient account.

19. The method as recited in claim 18, wherein creating the recipient account
15 comprises:

receiving an email address of the recipient; and
receiving a temporary password of the recipient.

20. The method as recited in claim 19, wherein creating the recipient account
20 further comprises:

receiving a name of the recipient.

21. The method as recited in claim 1, wherein the user has a user account
25 associated therewith, wherein the user account is separate from the recipient account.

22. The method as recited in claim 21, wherein the user is a first individual and the recipient is a second individual.

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23. The method as recited in claim 22, wherein the user is a parent and the recipient is a child of the recipient.

24. The method as recited in claim 21, wherein the user account is a parent account and the recipient account is a sub-account of the parent account.

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25. The method as recited in claim 24, wherein the recipient can view information associated with the sub-account, but cannot view information associated with the parent account.

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26. The method as recited in claim 25, wherein the information is a purchase history.

27. The method as recited in claim 24, wherein the items that can be purchased by the recipient using the allowance are limited by the user.

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28. The method as recited in claim 27, wherein the allowance can be used to purchase one or more items from a subset of items available for purchase via a web site.

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29. The method as recited in claim 28, wherein the items are media items.

30. The method as recited in claim 29, wherein the media items include albums and songs.

31. The method as recited in claim 30, wherein the subset of media items
5 available for purchase by the recipient include albums and songs that do not include explicit lyrics or have a parental advisory associated therewith.

10 32. The method as recited in claim 24, wherein the user can view a purchase history of each sub-account associated with the parent account.

33. The method as recited in claim 1, further comprising:

15 receiving a set of text to be provided in a message to the recipient indicating that an allowance has been set up for the recipient.

34. The method as recited in claim 1, further comprising:

20 sending a confirmation message to the user indicating that the allowance has been set up for the recipient.

35. The method as recited in claim 34, the confirmation message indicating that
25 the allowance is being transferred to the recipient account in one or more allowance increments on a periodic basis.

36. The method as recited in claim 1, further comprising:

transmitting a message to the user indicating that the allowance increment has been transferred to the recipient account.

37. The method as recited in claim 36, the message being received on a periodic basis by the user when the allowance increment is transferred to the recipient account.

38. The method as recited in claim 1, wherein the allowance request is initiated via an allowance hypertext link.

39. The method as recited in claim 1, wherein the allowance can be used to purchase one or more items available for purchase via a web site.

40. The method as recited in claim 39, wherein the items are media items.

41. The method as recited in claim 40, wherein the media items include albums and songs.

42. The method as recited in claim 1, further comprising:
transferring an amount of money equal to the allowance increment to the recipient account.

43. The method as recited in claim 42, further comprising:
automatically repeating the transferring step on a period basis.

44. The method as recited in claim 1, further comprising:
receiving a request to update the allowance for the recipient.

5 45. The method as recited in claim 44, further comprising:
receiving a request to discontinue the allowance for the recipient.

46. The method as recited in claim 44, further comprising:
receiving a request to modify the allowance for the recipient.

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47. The method as recited in claim 46, wherein modifying the allowance
comprises:
receiving a request to modify the allowance increment to a second allowance
increment.

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48. The method as recited in claim 44, further comprising:
transmitting a message to the user indicating that the user can update the
allowance for the recipient.

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49. The method as recited in claim 48, wherein the message to the user indicates
that the user needs to log in to update the allowance for the recipient.

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50. A method for transferring an amount of money to a recipient account associated with a recipient, the amount of money being available for use by the recipient for purchase of goods over a network, said method comprising:

transmitting an allowance message to the recipient, the allowance message
5 indicating that an allowance is being made available by a user in a recipient account associated with the recipient, the allowance representing an amount of money being made available to the recipient for purchase of one or more items over the network, the allowance being transferred to the recipient account in one or more allowance increments, each of the allowance increments being an increment of money to be
10 transferred on a periodic basis; and

receiving a request to purchase one or more items over the network using the allowance established in the recipient account.

51. The method as recited in claim 50, wherein receiving the request to purchase
15 one or more items comprises:

receiving the request via a web site over the network.

52. The method as recited in claim 50, wherein the allowance is a monthly
20 allowance, and the allowance increment is to be transferred to the recipient account on a monthly basis.

53. The method as recited in claim 50, wherein each of the allowance increments
25 is to be transferred from a user account associated with the user to the recipient account on a periodic basis.

54. The method as recited in claim 50, wherein each of the allowance increments is to be transferred from a credit card associated with the user to the recipient account on a periodic basis.

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55. The method as recited in claim 50, further comprising:
providing a balance associated with the recipient account.

10 56. A method for facilitating the transfer of money to one or more recipient accounts associated with one or more recipients, the money being made available for use by the recipients for purchase of goods over a network, comprising:

maintaining a list of one or more recipient accounts, each of the recipient accounts having an associated allowance increment indicating an amount of money
15 to be transferred to the recipient account on a periodic basis; and

automatically transferring the allowance increment associated with each of the recipient accounts to the corresponding recipient account on a periodic basis.

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57. A graphical user interface for use in facilitating the transfer of money to a recipient account associated with a recipient, the money being available for use by the recipient for purchase of goods over a network, comprising:

a recipient identifier field identifying a recipient of an allowance or identifying
25 the recipient account, the allowance representing an amount of money being made available by a user for use by the recipient for purchase of one or more items over the network; and

an allowance field enabling input or selection of an allowance increment, the allowance increment indicating an amount of money to be transferred to the recipient account on a periodic basis.

- 5 58. The method as recited in claim 57, wherein the recipient identifier field is adapted for receiving a recipient username or recipient name.

- 10 59. A method of implementing two or more related accounts, each of the related accounts being capable of performing one or more transactions via a web site over the Internet, the method comprising:

creating one or more sub-accounts, a user associated with each of the sub-accounts being capable of purchasing one or more items from the web site over the Internet; and

- 15 associating the one or more sub-accounts with a parent account such that a user associated with the parent account is capable of monitoring transactions performed by each of the sub-accounts and capable of limiting the transactions performed by each of the sub-accounts;

- 20 wherein a user associated with each of the sub-accounts can view information associated with the corresponding sub-account, but cannot view information associated with the parent account.

- 25 60. The method as recited in claim 59, wherein a user associated with the parent account can limit the items that can be purchased by a purchaser associated with each of the sub-accounts.

- 30 61. A system adapted for implementing two or more related accounts, each of the related accounts being capable of performing one or more transactions via a web site over the Internet, the system comprising:
a parent account; and

one or more sub-accounts;

wherein a user associated with the parent account has authority to view a transaction history of each of the sub-accounts and authority to limit transactions that can be performed by each of the sub-accounts;

5 wherein a user associated with each of the sub-accounts can view information associated with the corresponding sub-account, but cannot view information associated with the parent account.

62. A computer readable media including computer program code for transferring
10 an amount of money to a recipient account associated with a recipient, the amount of money being available for use by the recipient for purchase of goods over a network, said computer readable medium comprising:

 computer program code for receiving an allowance request from a user
 indicating a request to set up an allowance for a recipient, the allowance
15 representing an amount of money being made available by the user to the recipient for purchase of one or more items over the network; and

 computer program code for receiving an allowance increment or selection of an allowance increment, the allowance increment indicating an amount of money to be transferred to the recipient account on a periodic basis.

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